

EXHIBIT C

B10 (Official Form 10) (04/13)

UNITED STATES BANKRUPTCY COURT Eastern District of New York		PROOF OF CLAIM
Name of Debtor: Geeta Shukla	Case Number: 14-74304	<div style="text-align: center; font-weight: bold; margin-bottom: 10px;">COURT USE ONLY</div> <input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES, SERIES 2006-FM1		
Name and address where notices should be sent: Bank of America, N.A. Attn: Bankruptcy Department Mail Stop CA6-919-01-23 400 National Way Simi Valley, CA 93065 Telephone number: (800) 669-6607 email:		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
Name and address where payment should be sent (if different from above): Bank of America, NA Attention Payment Processing PO BOX 660933 DALLAS TX 75266-0933 Telephone number: (800) 669-6607 email:		
1. Amount of Claim as of Date Case Filed: \$ <u>710,196.60</u> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
2. Basis for Claim: <u>Note and Mortgage</u> (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor: <div style="text-align: center; font-family: monospace;">5 7 0 9</div>	3a. Debtor may have scheduled account as: _____ (See instruction #3a)	3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.		
Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: <div style="text-align: right;">\$ <u>265,513.82</u></div>		Basis for perfection: <u>note/mortgage</u>
Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: <u>44 SUNSET RD, ALBERTSON, NY, 11507</u>		Amount of Secured Claim: \$ <u>710,196.60</u>
Value of Property: \$ _____ Annual Interest Rate <u>6.550%</u> <input checked="" type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed)		Amount Unsecured: \$ _____
5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.		
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier -- 11 U.S.C. § 507 (a)(4).	<input type="checkbox"/> Contributions to an employee benefit plan -- 11 U.S.C. § 507 (a)(5).
<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -- 11 U.S.C. § 507 (a)(7).	<input type="checkbox"/> Taxes or penalties owed to governmental units -- 11 U.S.C. § 507 (a)(8).	<input type="checkbox"/> Other -- Specify applicable paragraph of 11 U.S.C. § 507 (a)().
Amount entitled to priority: \$ _____		
*Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.		
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)		

B10 (Official Form 10) (04/13)

2

7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. Signature: (See instruction #8)

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)
(See Bankruptcy Rule 3004.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Tameka Sheffield

Title: Bankruptcy Specialist II

Company: Bank of America, N.A.

Address and telephone number (if different from notice address above):

5401 N. Beach Street

Fort Worth, TX 76137

(Signature)

(Date)

Telephone number: 800-669-5607

email:

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 132 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the

claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a).

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

B10 (Official Form 10) (04/13)

3

DEFINITIONS		INFORMATION
Debtor A debtor is the person, corporation, or other entity that has filed a bankruptcy case.	A claim also may be secured if the creditor owes the debtor money (has a right to setoff).	Acknowledgment of Filing of Claim To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.
Creditor A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).	Unsecured Claim An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.	Offers to Purchase a Claim Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 <i>et seq.</i>), and any applicable orders of the bankruptcy court.
Claim A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.	Claim Entitled to Priority Under 11 U.S.C. § 507 (a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.	
Proof of Claim A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.	Redacted A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.	
Secured Claim Under 11 U.S.C. § 506 (a) A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.	Evidence of Perfection Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.	

B 10A (Attachment A) (12/11)

Mortgage Proof of Claim Attachment

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See Bankruptcy Rule 3001(c)(2).

Name of debtor: Geeta Shukla Case number: 14-74304
Name of creditor: HSEC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE
HOLDERS OF THE NIMURA HOME EQUITY LOAN, INC.
ASSET-BACKED CERTIFICATES, SERIES 2005-PM1 Last four digits of any number you
use to identify the debtor's account: 5 7 0 9

Part 1: Statement of Principal and Interest Due as of the Petition Date

Itemize the principal and interest due on the claim as of the petition date (included in the Amount of Claim listed in Item 1 on your Proof of Claim form).

1. Principal due (1) \$ 480,444.43

2. Interest due

Interest rate	From mm/dd/yyyy	To mm/dd/yyyy	Amount
<u>6.550 %</u>	<u>07/01/2010</u>	<u>09/18/2014</u>	<u>\$ 132,673.40</u>
<u> %</u>	<u> </u>	<u> </u>	<u>\$</u>
<u> %</u>	<u> </u>	<u> </u>	<u>+ \$</u>
Total interest due as of the petition date			<u>\$ 132,673.40</u>

Copy total here (2) + \$ 132,673.40

3. Total principal and interest due (3) \$ 613,117.83

Part 2: Statement of Prepetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges due on the claim as of the petition date (included in the Amount of Claim listed in Item 1 on the Proof of Claim form).

Description	Dates incurred	Amount
1. Late charges	7/13, 8/13, 9/13; 10/13; 11/13; 12/13; 1/14, 2/14, 3/14, 4/14, 5/14, 6/14, 7/14, 8/14, 9/14	(1) \$ <u>981.80</u>
2. Non-sufficient funds (NSF) fees		(2) \$ <u> </u>
3. Attorney's fees		(3) \$ <u> </u>
4. Filing fees and court costs		(4) \$ <u> </u>
5. Advertisement costs		(5) \$ <u> </u>
6. Sheriff/auctioneer fees		(6) \$ <u> </u>
7. Title costs		(7) \$ <u> </u>
8. Recording fees		(8) \$ <u> </u>
9. Appraisal/broker's price opinion fees		(9) \$ <u> </u>
10. Property inspection fees	3/2/09; 9/26/11; 6/27/12; 7/31/12; 8/29/12; 9/25/12; 11/2/12	(10) \$ <u>110.50</u>
11. Tax advances (non-escrow)		(11) \$ <u> </u>
12. Insurance advances (non-escrow)		(12) \$ <u> </u>
13. Escrow shortage or deficiency (Do not include amounts that are part of any installment payment listed in Part 3.)		(13) \$ <u>514.78</u>
14. Property preservation expenses. Specify: <u> </u>		(14) \$ <u> </u>
15. Other. Specify: <u> </u>		(15) \$ <u> </u>
16. Other. Specify: <u> </u>		(16) \$ <u> </u>
17. Other. Specify: <u> </u>		(17) + \$ <u> </u>
18. Total prepetition fees, expenses, and charges. Add all of the amounts listed above.		(18) \$ <u>1,606.88</u>

B 10A (Attachment A) (12/11)

Page 2

Part 3. Statement of Amount Necessary to Cure Default as of the Petition Date

Does the installment payment amount include an escrow deposit?

☐ No

☒ Yes Attach to the Proof of Claim form an escrow account statement prepared as of the petition date in a form consistent with applicable nonbankruptcy law.

1. Installment payments due	Date last payment received by creditor <u>11/30/2010</u> <small>mm/dd/yyyy</small>	
	Number of installment payments due <u>20</u>	(1) <u>50</u>
		<u>5,229.51</u>
		\$ <u>5,275.06</u>
2. Amount of installment payments due	<u>12</u> installments @	\$ <u>5,431.41</u>
	<u>12</u> installments @	\$ <u>5,139.85</u>
	<u>6</u> installments @	+ \$ <u>5,139.85</u>
Total installment payments due as of the petition date		\$ <u>263,906.94</u>
		Copy total here ▶ (2) \$ <u>263,906.94</u>
3. Calculation of cure amount	Add total prepetition fees, expenses, and charges	Copy total from Part 2 here ▶ + \$ <u>1,606.88</u>
	Subtract total of unapplied funds (funds received but not credited to account)	- \$ <u> </u>
	Subtract amounts for which debtor is entitled to a refund	- \$ <u> </u>
	Total amount necessary to cure default as of the petition date	(3) \$ <u>265,513.82</u>

Copy total onto Item 4 of Proof of Claim form

Ongoing Post-petition payment \$5224.51 as of 10/1/2014
Bank of America, N.A. services the loan on the property referenced in this proof of claim. In the event the automatic stay in this case is modified, this case dismisses, and/or the debtor obtains a discharge and a foreclosure action is commenced on the mortgaged property, the foreclosure will be conducted in the name of HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-FM1, "NOTEHOLDER".
Note holder, directly or through an agent, has possession of the promissory note. The promissory note is either made payable to Note holder or has been duly endorsed.

1 of 6

Bank of America



Home Loans

CUSTOMER SERVICE
P.O. BOX 5170
SIMI VALLEY, CA 93062-5170

SHYAMA SHUKLA & GEETA SHUKLA
PO BOX 74
ALBERTSON NY 11507

Property address:
44 SUNSET RD
ALBERTSON, NY 11507

IMPORTANT MESSAGE ABOUT YOUR HOME LOAN

Your escrow account was recently reviewed as part of the terms of your Chapter 13 plan and, as a result, the escrow portion of your monthly loan payment may be changing effective 10/01/2014.

Enclosed is an updated escrow analysis statement for your loan.

WHAT YOU NEED TO DO

There's nothing you need to do. Please keep this notification for your records.

QUESTIONS?

We're pleased to serve your home loan needs. If you have any questions, please call us at 1-800-669-6607, Monday-Friday 7a.m. to 7p.m. Local Time.

We're required by law to inform you that Bank of America, N.A. is a debt collector. If you are currently in a bankruptcy proceeding or have received a discharge of the debt referenced above, this notice is for informational purposes only and is not an attempt to collect a debt or demand a payment. If you are represented by an attorney, please provide this notice to your attorney.

2 of 6

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3 of 6

Bank of America



Account Number

SHYAMA SHUKLA & GEETA SHUKLA
44 SUNSET RD
ALBERTSON, NY 11507

Statement Date 09/24/2014

ESCROW ACCOUNT REVIEW

ESCROW EXPLAINED

This escrow statement is being sent for informational purposes only. It should not be construed as an attempt to collect a debt or to modify the terms of your chapter 13 plan. Note that your chapter 13 bankruptcy plan may provide for the Trustee to pay escrow amounts outstanding on your loan as of the date you filed your bankruptcy case or may otherwise provide for the Trustee to pay amounts due to escrow.

Part of your monthly loan payment goes into an account to pay for your property taxes and insurance premiums. During the year, payments are made out of this account when bills come due. This notice describes any changes needed in your monthly payment to maintain enough money in your escrow account to pay these bills. In our step-by-step analysis, we determine the data shown below to calculate your new escrow payment.

If this is your first escrow statement after filing your chapter 13 bankruptcy, this escrow account review was performed as of the date you filed for bankruptcy and your new monthly escrow payment has been calculated in accordance with applicable bankruptcy law. The amount shown in the Summary section below as the New monthly home loan payment is the updated and correct amount due for the month shown. If you previously received a monthly coupon for the same due date, the payment amount below is intended to replace the coupon you previously received, as the coupon was prepared and sent before we had notice of your chapter 13 bankruptcy filing. If you're making your monthly mortgage payments under your chapter 13 plan, please pay the New monthly home loan payment amount shown below.

If this is an annual escrow statement provided during your chapter 13 bankruptcy, we've prepared this escrow statement to track your escrow obligations during the period when you're making payments under the terms of your chapter 13 plan.

If you have filed a chapter 13 plan that provides for maintaining your home, our step-by-step analysis is based on the assumption that you will be making your chapter 13 plan payments, including plan payments to cure amounts due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan. If you're unable to complete your plan payments and your case is dismissed, converted to a chapter 7, or the automatic stay is lifted, then your monthly escrow payment will need to be recalculated to account for the cure amounts still due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan.

See below for:

- an in-depth explanation of each step of your escrow analysis
- side-by-side comparison of last year's projected and actual data

NEW YORK RESIDENTS

- We are obligated to make all payments for taxes and real property insurance for which the real property tax and insurance account is maintained and if any such payments are not timely made, we are responsible for making such payments including any penalties and interest. We shall also be liable for any damages resulting from the failure to make timely real property insurance payments unless excluded from liability as described below;
- You are obligated to pay one-twelfth of the real property taxes and insurance premiums each month to us which we will deposit into the real property escrow account, unless there is a deficiency or surplus in the account, in which case a greater or lesser amount may be required;
- If we should become subject to the provisions of either Art. 1, Sec. 6-k(2)(c) or Art. 8, Sec. 953(3) we must deposit the escrow payments made by you in a banking institution or a licensed branch of a foreign banking corporation whose deposits are insured by a federal agency; and
- We cannot impose any fees relating to the maintenance of the real property tax escrow account.
- In the event that a real property insurance premium notice is sent directly to you by the insurer, you shall have the obligation to promptly send us the premium notice for payment. Your failure to do so may jeopardize your insurance coverage and may excuse us from any liability resulting from a failure to timely make the real property insurance payment.

SUMMARY	Base amount needed (see Step 1)	The expected monthly amount needed to pay your property taxes and insurance premiums	\$1,952.40
	Shortage payment (see Step 2)	The monthly amount you must pay into your escrow account to keep the balance from falling below zero during the year	\$0.00
	Reserve requirement (see Step 3)	The monthly amount allowed by federal law for unexpected tax and insurance increases and other costs	\$0.00
	New monthly escrow payment (see Step 4)		\$1,952.40
	New monthly home loan payment effective 10/2014 (see Step 4)		\$5,224.51

In future escrow analyses, Bank of America, N.A. reserves the right to assess the amount allowed by federal law for unexpected tax and insurance increases and other costs.

4 of 6

Bank of America



Home Loans

Account Number

Statement Date 09/24/2014

SHYAMA SHUKLA & GEETA SHUKLA
44 SUNSET RD
ALBERTSON, NY 11507

HOW WE CALCULATE YOUR ESCROW PAYMENT

STEP 1 Determine base amount needed for the year

Escrow Items	Amount needed	Frequency in months	Monthly amount needed
Homeowners Insurance	\$2,924.00	12	\$243.67
City taxes	3,470.47	6	578.41
School taxes	6,781.95	6	1,130.33
Total monthly base payment amount			\$1,952.40

STEP 2 Determine lowest projected balance

In the chart located below, we project the amounts you will pay into your escrow account next year and the amounts we will pay out for your insurance and tax bills. Remember, these figures are only projections and may not reflect the actual payments made at the time they are due.

Month	Escrow deposit(s)	Tax payment(s)	Insurance payment(s)	MIP/PMI payment(s)	Balance
Post Petition Beginning Balance					\$4,829.55
October 2014	1,952.40	6,781.95			.00
November 2014	1,952.40				1,952.40
December 2014	1,952.40				3,904.80
January 2015	1,952.40	3,470.47			2,386.73
February 2015	1,952.40				4,339.13
March 2015	1,952.40				6,291.53
April 2015	1,952.40	6,781.95			1,461.98
May 2015	1,952.40				3,414.38
June 2015	1,952.40		2,924.00		2,442.78
July 2015	1,952.40	3,470.47			924.71
August 2015	1,952.40				2,877.11
September 2015	1,952.40				4,829.51
Post Petition Ending Balance					\$4,829.51
Lowest projected balance					\$0.00
Shortage payment amount					\$0.00

The Post-Petition Beginning and Ending balances above are projected balances, which assume that all payments due under your chapter 13 bankruptcy plan will be made, including your regularly scheduled mortgage payments due after the bankruptcy filing and all plan payments to cure amounts due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan.

At the time of analysis, Bank of America, N.A. assumes that all scheduled mortgage payments will be made to the effective date of your new payment.

STEP 3 Determine reserve requirement

Federal law allows for the collection of a reserve amount to maintain a cushion for unexpected tax and/or insurance increases and other costs.

The reserve used for this period is shown below.

Lowest projected balance (see Step 2 above)	\$0.00
Total reserve requirement (.0% of the base amount) *	\$0.00
Additional amounts required	.00
Monthly reserve requirement (.00 divided by 12)	\$0.00
Potential overage	\$0.00

* Base amount equals the total of payments anticipated to be paid out of the escrow account during the year but excludes Private Mortgage Insurance (PMI) or MIP amounts.

STEP 4 Determine monthly payments

Calculation of monthly escrow payment

Base amount needed for taxes and/or insurance (see Step 1)	\$1,952.40
Shortage payment (see Step 2)	.00
Reserve requirement (see Step 3)	.00
Total monthly escrow payment	\$1,952.40

Calculation of monthly home loan payment

Principal and/or interest	\$3,272.11
Total monthly escrow payment	1,952.40
Total monthly home loan payment effective 10/2014	\$5,224.51

5 of 6

Bank of America



Account Number

Statement Date 09/24/2014

SHYAMA SHUKLA & GEETA SHUKLA
44 SUNSET RD
ALBERTSON, NY 11507

LAST YEAR IN REVIEW	Current analysis compared to previous	Monthly amount	
		Last analysis	This analysis
	Amount needed for taxes and insurance		
	Homeowners insurance	\$159.00	\$243.67
	City taxes	578.41	578.41
	School taxes	1,130.33	1,130.33
	Total base escrow payment	\$1,867.74	\$1,952.40
	Shortage payment	.00	.00
	Reserve requirement	.00	.00
	Rounding amount	.00	.00
	Monthly escrow payment	1,867.74	\$1,952.40
	Principal and/or interest	\$3,272.11	\$3,272.11
	Monthly escrow payment	1,867.74	1,952.40
	Total payment amount	\$5,139.85	\$6,224.61

Summary of escrow change

As shown, your base escrow amount increased. Your reserve percentage remained unchanged. Your reserve payment remained unchanged. The result of these factors caused your total escrow payment to increase.

A side-by-side comparison of last year's projected escrow account activity and actual activity can be found below.

Last year's escrow payments

If you have recently filed a chapter 13 bankruptcy, then we have provided below a side-by-side comparison of your prior projected escrow account activity to the actual account activity.

If this is an annual escrow statement provided during your chapter 13 bankruptcy, then the projected escrow account activity below was performed in accordance with the terms of your chapter 13 plan. At the same time, we also maintained a separate accounting that reflected your escrow account activity as would be provided under the terms of your loan documents outside of bankruptcy (shown below under the heading "Actual"). The Actual escrow activity includes both the receipt of your regular monthly mortgage payments to escrow and any cure payments made under the terms of your chapter 13 plan for escrow amounts due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan. Below is the side-by-side comparison of the plan projected activity to the actual activity for last year. Upon the completion of your chapter 13 plan, if all payments due under the chapter 13 plan are received and taxes and insurance were paid in the amounts anticipated then the projected and actual ending balances should match. If you are unable to complete your chapter 13 plan payments and your case is dismissed, converted to a chapter 7, or the automatic stay is lifted, then the actual accounting shown below will be used in performing your next escrow analysis.

Projected				Actual					
Date	Activity	Paid In	Paid out	Balance	Date	Activity	Paid In	Paid out	Balance
	Beginning balance			\$6,284.75		Beginning balance			-\$82,810.25
04/01/2014	Apr Payment	1,867.74		8,152.49	05/06/2014	School tax pmt		6,781.95	-89,592.20
04/02/2014	School taxes		6,781.95	1,370.54	06/19/2014	Homeowners ins pmt		2,924.00	-92,516.20
05/01/2014	May Payment	1,867.74		3,238.28	07/18/2014	City tax pmt		3,470.47	-95,986.67
06/01/2014	Jun Payment	1,867.74		5,106.02	09/18/2014	Aug Payment	1,957.40		-94,029.27
06/02/2014	Homeowners insurance		1,908.00	3,198.02	09/18/2014	Sep Payment	1,957.40		-92,071.87
07/01/2014	Jul Payment	1,867.74		5,065.76	09/18/2014	Oct Payment	1,957.40		-90,114.47
07/02/2014	City taxes		3,470.48	1,595.28	09/24/2014	Misc. posting	514.78		-88,599.69
08/01/2014	Aug Payment	1,867.74		3,463.02		Ending balance			-\$89,599.69
09/01/2014	Sep Payment	1,867.74		5,330.76					
10/01/2014	Oct Payment	1,867.74		7,198.50					
10/02/2014	School taxes		6,781.95	416.55					
11/01/2014	Nov Payment	1,867.74		2,284.29					
12/01/2014	Dec Payment	1,867.74		4,152.03					
01/01/2015	Jan Payment	1,867.74		6,019.77					
01/02/2015	City taxes		3,470.48	2,549.29					
02/01/2015	Feb Payment	1,867.74		4,417.03					
03/01/2015	Mar Payment	1,867.74		6,284.77					
	Ending balance			\$6,284.77					
Summary of escrow payments and disbursements					Summary of escrow payments and disbursements				
	City taxes		6,940.96			City taxes		3,470.47	
	Homeowners insurance		1,908.00			Homeowners insurance		2,924.00	
	Payments		22,412.88			Payments		5,872.20	
	School taxes		13,563.90			School taxes		6,781.95	
						Misc posting		514.78	

* Lowest projected balance

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

In performing the projection above, Bank of America, N.A. assumed that all regularly scheduled mortgage payments would be made that were due prior to the projection period.

